

In re:  
Kim McMillan  
Tammy L. McMillan  
Debtors

Case No. 24-10828-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Nov 05, 2024

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 07, 2024:

| Recip ID | Recipient Name and Address  |
|----------|---|
| db/jdb   | + Kim McMillan, Tammy L. McMillan, 424 Bush Street, Bridgeport, PA 19405-1402 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 07, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 5, 2024 at the address(es) listed below:

| Name                    | Email Address  |
|-------------------------|--|
| DAVID B. SPITOFISKY     | on behalf of Joint Debtor Tammy L. McMillan spitofskybk@verizon.net<br>spitofskylaw@verizon.net;spitofsky.davidb.r112243@notify.bestcase.com |
| DAVID B. SPITOFISKY     | on behalf of Debtor Kim McMillan spitofskybk@verizon.net<br>spitofskylaw@verizon.net;spitofsky.davidb.r112243@notify.bestcase.com            |
| DENISE ELIZABETH CARLON | on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com   |
| KENNETH E. WEST         | ecfemails@ph13trustee.com philaecef@gmail.com  |
| LYNN R. ZACK            | on behalf of Creditor PECO Energy Company lynn.zack@exeloncorp.com maryellen.white@exeloncorp.com  |

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Stephen Franks

on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Auto amps@manleydeas.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

|   |   |   |
|---|---|---|
| <b>In re:</b>   | : |   |
|   | : | <b>Case No.: 24-10828</b>               |
| <b>Kim McMillan</b>                                   | : | <b>Chapter 13</b>                       |
| <b>Tammy L. McMillan</b>                              | : | <b>Judge Patricia M. Mayer</b>          |
|   | : | <b>*****</b>                            |
|   | : |   |
|   |   | <b>Debtor(s)</b>                        |
|   | : |   |
| <b>Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto</b> | : | <b>Date and Time of Hearing</b>         |
|   | : | <b>Place of Hearing</b>                 |
|   |   | <b>Movant,</b>                          |
|   | : | <b>November 6, 2024 at 01:00 p.m.</b>   |
| <b>vs</b>   | : |   |
|   | : | <b>U.S. Bankruptcy Court,</b>           |
| <b>Kim McMillan</b>                                   | : | <b>900 Market Street, Courtroom #1,</b> |
| <b>Tammy L. McMillan</b>                              | : | <b>Philadelphia, PA, 19107</b>          |
| <b>Kenneth E. West</b>                                | : |   |
|   |   | <b>Respondents.</b>                     |

**ORDER GRANTING MOTION FOR RELIEF FROM STAY REGARDING 2017 RAM**  
**1500 WITH VIN 3C6RR7LT2HG524339**

This matter came before the Court on the Motion for Relief from Stay (the "Motion") filed by Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto ("Creditor").

Creditor has alleged that good cause for granting the Motion exists, and that Debtor, counsel for the Debtor, the Chapter 13 Trustee, and all other necessary parties were served with the Motion, and with notice of the hearing date on the Motion. No party filed a response or otherwise appeared in opposition to the Motion, or all responses have been withdrawn. For these reasons, it is appropriate to grant the relief requested.

IT IS, THEREFORE, ORDERED that the Motion is granted. The automatic stay imposed by § 362 of the Bankruptcy Code is ~~terminated~~<sup>modified</sup> with respect to the Creditor, its successors, and assigns and that the fourteen (14) day stay of the order imposed by Bankruptcy Rule 4001(a)(3) is waived.

Creditor is hereby permitted to take any and all actions necessary to accelerate the balance due on the Contract, to sell the Collateral in accordance with state law, to apply the net proceeds to the Contract, and to otherwise exercise its contractual and state law rights as to the Collateral.

Date: November 4, 2024



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Judge Patricia M. Mayer  
United States Bankruptcy Judge